



Order Filed on August 19, 2019
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b) DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plaza 216 Haddon Ave., Suite 406 Westmont, NJ 08018 (609) 250-0700 dcarlon@kmlawgroup.com Attorneys for Secured Creditor Ditech Financial, LLC
In Re: Lubos Naprstek, Debtor.

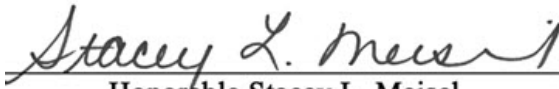
Case No.: 18-33326-SLM
Adv. No.:
Hearing Date: 6/26/2019 @10:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 19, 2019



Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Lubos Naprstek

Case No.: 18-33326-SLM

Caption: **ORDER RESOLVING MOTION FOR RELIEF**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 24 Briar Court, Hamburg, NJ, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and attorneys for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular post-petition payments outside of the plan directly to Secured Creditor in accordance with the terms of the note, mortgage, and applicable payment change notices; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
LUBOS NAPRSTEK
Debtor

Case No. 18-33326-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db +LUBOS NAPRSTEK, 24 BRIAR CT, HAMBURG, NJ 07419-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Christopher F. Bagnato on behalf of Debtor LUBOS NAPRSTEK christopher@erikjensenlaw.com,
mjmecef@gmail.com;jensener79956@notify.bestcase.com
David C. Russo on behalf of Debtor LUBOS NAPRSTEK attorneydavidrusso@gmail.com,
deannabuss@gmail.com;russodr84994@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6